

CONTRA COSTA COUNTY EMPLOYEES' RETIREMENT ASSOCIATION

TABLE OF CONTENTS

<u>Page</u>	<u>Description</u>
i	XXXXXXXXXX See Board Order
1	Board of Supervisors Resolution
2	Employer Rates & Refundability Discount Factors for General Tier 1 and 3 (Exhibit A - 1)
3	Employer Rates & Refundability Discount Factors for General PEPRA Tier 4 and 5 with 2% Maximum COLA (Exhibit A - 2)
4	Employer Rates & Refundability Discount Factors for General PEPRA Tier 4 and 5 with 3% Maximum COLA (Exhibit A - 3)
5	Employer Rates & Refundability Discount Factors for Safety Tier A and C (Exhibit B - 1)
6	Employer Rates & Refundability Discount Factors for Safety PEPRA Tier D and E (Exhibit B - 2)
7	General Non-PEPRA Cost Group #1 Member Rates (Exhibit C)
8	General Non-PEPRA Cost Group #2 Member Rates (Exhibit D)
9	General Non-PEPRA Cost Group #3 Member Rates (Exhibit E)
10	General Non-PEPRA Cost Group #4 Member Rates (Exhibit F)
11	General Non-PEPRA Cost Group #5 Member Rates (Exhibit G)
12	General Non-PEPRA Cost Group #6 Member Rates (Exhibit H)
13	Safety Non-PEPRA Cost Group #7 Member Rates (Exhibit I)
14	Safety Non-PEPRA Cost Group #8 Member Rates (Exhibit J)
15	Safety Non-PEPRA Cost Group #9 Member Rates (Exhibit K)
16	Safety Non-PEPRA Cost Group #10 Member Rates (Exhibit L)
17	Safety Non-PEPRA Cost Group #11 Member Rates (Exhibit M)

18	Safety Non-PEPRA Cost Group #12 Member Rates (Exhibit N)
19	General and Safety PEPRA Member Rates (Exhibit O)
20	Examples for Subvention and Employee Cost Sharing
21	Prepayment Discount Factor for 2018-19

Exhibit A - 1

CONTRA COSTA COUNTY EMPLOYEES' RETIREMENT ASSOCIATION

EMPLOYER CONTRIBUTION RATES EFFECTIVE FOR JULY 1, 2018 THROUGH JUNE 30, 2019 for General Tier 1 and 3 Legacy Members

GENERAL TIERS - ENHANCED

Tier 1 BASIC Enhanced

First \$350 monthly & in Social Security
Excess of \$350 monthly & in Social Security

All Eligible \$ if **NOT** in Social Security

Tier 1 COL Enhanced

First \$350 monthly
Excess of \$350 monthly

All Eligible \$ if **NOT** in Social Security

Non-Refundability Factor

Cost Group #1				Cost Group #3	Cost Group #4	Cost Group #5
Moraga-Orinda		Districts		Central Contra Costa	Contra Costa	Contra Costa County
County	Fire District	First 5	without POB	Sanitary District	Housing Authority	Fire Protection District
16.08%	N/A	15.73%	19.67%	N/A	20.07%	N/A
24.12%	N/A	23.60%	29.51%	N/A	30.11%	N/A
24.12%	20.08%	N/A	29.51%	37.36%	N/A	23.02%
3.74%	N/A	3.63%	6.65%	N/A	8.89%	N/A
5.61%	N/A	5.44%	9.97%	N/A	13.33%	N/A
5.61%	4.59%	N/A	9.97%	14.47%	N/A	10.02%
0.9599	0.9599	0.9599	0.9599	0.9588	0.9563	0.9590

Tier 3 BASIC Enhanced

First \$350 monthly
Excess of \$350 monthly

All Eligible \$ if **NOT** in Social Security

Tier 3 COL Enhanced

First \$350 monthly
Excess of \$350 monthly

All Eligible \$ if **NOT** in Social Security

Non-Refundability Factor

Cost Group #2	
County	Districts without POB
16.09%	19.76%
24.13%	29.63%
N/A	29.63%
3.67%	6.60%
5.50%	9.91%
N/A	9.91%
0.9576	0.9576

Cost Group

Cost Group #1

Employer Name

County General
LAFCO
CC Mosquito & Vector Control District
Bethel Island Municipal Improvement District
First 5 - Children and Families Commission
Contra Costa County Employees' Retirement Association
Superior Court
East Contra Costa Fire Protection District
Moraga-Orinda Fire Protection District
Rodeo-Hercules Fire Protection District
San Ramon Valley Fire Protection District

Tier

Tier 1 Enhanced (2% @ 55)

Cost Group #2

County General
In-Home Supportive Services
CC Mosquito & Vector Control District
Superior Court

Tier 3 Enhanced (2% @ 55)

Cost Group #3

Central Contra Costa Sanitary District

Tier 1 Enhanced (2% @ 55)

Cost Group #4

Contra Costa Housing Authority

Tier 1 Enhanced (2% @ 55)

Cost Group #5

Contra Costa County Fire Protection District

Tier 1 Enhanced (2% @ 55)

Cost Group #6

Rodeo Sanitary District
Byron Brentwood Cemetery District

Tier 1 Non-enhanced (1.67% @ 55)

Basic rates shown include an administrative expense load of 0.66% of payroll. This load has been integrated and adjusted as appropriate into the first \$350 and excess of \$350 monthly rates shown.

GENERAL TIER NON-ENHANCED

Tier 1 BASIC NON-Enhanced

First \$350 monthly
Excess of \$350 monthly

All Eligible \$ if **NOT** in Social Security

Tier 1 COL NON-Enhanced

First \$350 monthly
Excess of \$350 monthly

All Eligible \$ if **NOT** in Social Security

Non-Refundability Factor

Cost Group #6	
Districts	without POB
17.12%	25.68%
N/A	
2.57%	3.85%
N/A	
0.9535	

Exhibit A - 2

CONTRA COSTA COUNTY EMPLOYEES' RETIREMENT ASSOCIATION

EMPLOYER CONTRIBUTION RATES EFFECTIVE FOR JULY 1, 2018 THROUGH JUNE 30, 2019 for General Tier 4 and 5 PEPRA Members with 2% Maximum COLA

GENERAL PEPRA TIERS

Tier 4 BASIC

All Eligible \$

Tier 4 COL

All Eligible \$

Non-Refundability Factor

Cost Group #1				Cost Group #3	Cost Group #4	Cost Group #5	Cost Group #6
County	Moraga-Orinda Fire District	First 5	Districts without POB	Central Contra Costa Sanitary District	Contra Costa Housing Authority	Contra Costa County Fire Protection District	Districts without POB
20.27%	N/A	N/A	N/A	N/A	N/A	20.02%	N/A
4.03%	N/A	N/A	N/A	N/A	N/A	8.64%	N/A
0.9605	N/A	N/A	N/A	N/A	N/A	0.9635	N/A

Tier 5 BASIC

All Eligible \$

Tier 5 COL

All Eligible \$

Non-Refundability Factor

Cost Group #2	
County	Districts without POB
19.69%	25.11%
3.88%	8.22%
0.9621	0.9621

<u>Cost Group</u>	<u>Employer Name</u>	<u>Tier</u>
Cost Group #1	County General	Tier 4 (2.5% @ 67)
	LAFCO	
	CC Mosquito & Vector Control District	
	Bethel Island Municipal Improvement District	
	First 5 - Children and Families Commission	
	Contra Costa County Employees' Retirement Association	
	Superior Court	
	East Contra Costa Fire Protection District	
	Moraga-Orinda Fire Protection District	
	Rodeo-Hercules Fire Protection District	
	San Ramon Valley Fire Protection District	
Cost Group #2	County General	Tier 5 (2.5% @ 67)
	In-Home Supportive Services	
	CC Mosquito & Vector Control District	
	Superior Court	
Cost Group #3	Central Contra Costa Sanitary District	Tier 4 (2.5% @ 67)
Cost Group #4	Contra Costa Housing Authority	Tier 4 (2.5% @ 67)
Cost Group #5	Contra Costa County Fire Protection District	Tier 4 (2.5% @ 67)
Cost Group #6	Rodeo Sanitary District	Tier 4 (2.5% @ 67)
	Byron Brentwood Cemetery District	

Some tiers are not applicable to employers as shown above in the rate table.

Basic rates shown include an administrative expense load of 0.66% of payroll.

Exhibit A - 3

CONTRA COSTA COUNTY EMPLOYEES' RETIREMENT ASSOCIATION

EMPLOYER CONTRIBUTION RATES EFFECTIVE FOR JULY 1, 2018 THROUGH JUNE 30, 2019 for General Tier 4 and 5 PEPRA Members with 3% Maximum COLA

GENERAL PEPRA TIERS

Tier 4 BASIC

All Eligible \$

Tier 4 COL

All Eligible \$

Non-Refundability Factor

Cost Group #1				Cost Group #3	Cost Group #4	Cost Group #5	Cost Group #6
County	Moraga-Orinda Fire District	First 5	Districts without POB	Central Contra Costa Sanitary District	Contra Costa Housing Authority	Contra Costa County Fire Protection District	Districts without POB
20.11%	16.40%	19.58%	25.53%	32.23%	25.31%	22.01%	24.39%
4.93%	3.98%	4.76%	9.27%	13.44%	12.42%	10.35%	3.79%
0.9625	0.9625	0.9625	0.9625	0.9661	0.9667	0.9637	0.9511

Tier 5 BASIC

All Eligible \$

Tier 5 COL

All Eligible \$

Non-Refundability Factor

Cost Group #2	
County	Districts without POB
19.83%	25.25%
4.77%	9.11%
0.9630	0.9630

Cost Group

Cost Group #1

Employer Name

County General

Tier

Tier 4 (2.5% @ 67)

LAFCO
CC Mosquito & Vector Control District
Bethel Island Municipal Improvement District
First 5 - Children and Families Commission
Contra Costa County Employees' Retirement Association
Superior Court
East Contra Costa Fire Protection District
Moraga-Orinda Fire Protection District
Rodeo-Hercules Fire Protection District
San Ramon Valley Fire Protection District

Cost Group #2

County General
In-Home Supportive Services
CC Mosquito & Vector Control District
Superior Court

Tier 5 (2.5% @ 67)

Cost Group #3

Central Contra Costa Sanitary District

Tier 4 (2.5% @ 67)

Cost Group #4

Contra Costa Housing Authority

Tier 4 (2.5% @ 67)

Cost Group #5

Contra Costa County Fire Protection District

Tier 4 (2.5% @ 67)

Cost Group #6

Rodeo Sanitary District
Byron Brentwood Cemetery District

Tier 4 (2.5% @ 67)

Basic rates shown include an administrative expense load of 0.66% of payroll.

Exhibit B - 1

CONTRA COSTA COUNTY EMPLOYEES' RETIREMENT ASSOCIATION

EMPLOYER CONTRIBUTION RATES EFFECTIVE FOR JULY 1, 2018 THROUGH JUNE 30, 2019 for Safety Tier A and C Legacy Members

SAFETY TIERS ENHANCED

Safety A BASIC Enhanced

All eligible \$

Safety A COL Enhanced

All eligible \$

Non-Refundability Factor

Cost Group #7	Cost Group #8		Cost Group #10	Cost Group #11
County	Contra Costa County Fire Protection District	East Contra Costa Fire Protection District	Moraga-Orinda Fire Protection District	San Ramon Valley Fire Protection District
48.35%	39.32%	67.65%	36.94%	54.05%
27.74%	34.34%	55.95%	34.42%	27.33%
0.9657	0.9665	0.9665	0.9693	0.9670

Safety C BASIC Enhanced

All eligible \$

Safety C COL Enhanced

All eligible \$

Non-Refundability Factor

Cost Group #9
County
46.73%
24.98%
0.9668

Cost Group

Employer Name

Tier

Cost Group # 7

County Safety

Tier A Enhanced (3% @ 50)

Cost Group # 8

Contra Costa County Fire Protection District
East Contra Costa Fire Protection District

Tier A Enhanced (3% @ 50)

Cost Group # 9

County Safety

Tier C Enhanced (3% @ 50)

Cost Group # 10

Moraga-Orinda Fire Protection District

Tier A Enhanced (3% @ 50)

Cost Group # 11

San Ramon Valley Fire Protection District

Tier A Enhanced (3% @ 50)

Cost Group # 12

Rodeo Hercules Fire Protection District

Tier A Non-enhanced (2% @ 50)

Basic rates shown include an administrative expense load of 0.66% of payroll.

SAFETY TIER NON-ENHANCED

Safety A BASIC NON-Enhanced

All eligible \$

Monthly Contribution Towards UAAL

Safety A COL NON-Enhanced

All eligible \$

Monthly Contribution Towards UAAL

Non-Refundability Factor

Cost Group #12
Rodeo-Hercules Fire Protection District
14.82%
\$73,195
5.20%
\$49,628
0.9718

Exhibit B - 2

CONTRA COSTA COUNTY EMPLOYEES' RETIREMENT ASSOCIATION

EMPLOYER CONTRIBUTION RATES EFFECTIVE FOR JULY 1, 2018 THROUGH JUNE 30, 2019 for Safety Tier D and E PEPRA Members

SAFETY PEPRA TIERS

Safety D BASIC (3% Maximum COLA)

All eligible \$
Monthly Contribution Towards UAAL

Safety D COL (3% Maximum COLA)

All eligible \$
Monthly Contribution Towards UAAL

Non-Refundability Factor

Cost Group #7	Cost Group #8		Cost Group #10	Cost Group #11	Cost Group #12
County	Contra Costa County Fire Protection District	East Contra Costa Fire Protection District	Moraga-Orinda Fire Protection District	San Ramon Valley Fire Protection District	Rodeo-Hercules Fire Protection District
40.48%	30.98%	59.31%	29.27%	45.47%	11.92%
N/A	N/A	N/A	N/A	N/A	\$10,427
26.62%	32.99%	54.60%	33.09%	25.96%	5.07%
N/A	N/A	N/A	N/A	N/A	\$7,070
0.9755	0.9779	0.9779	0.9786	0.9784	0.9807

Safety E BASIC (2% Maximum COLA)

All eligible \$

Safety E COL (2% Maximum COLA)

All eligible \$

Non-Refundability Factor

Cost Group #8 Contra Costa County Fire Protection District	Cost Group #9 County
30.32%	39.16%
30.89%	24.24%
0.9757	0.9747

Cost Group

Employer Name

Tier

Cost Group # 7	County Safety	Tier D (2.7% @ 57)
Cost Group # 8	Contra Costa County Fire Protection District East Contra Costa Fire Protection District Contra Costa County Fire Protection District	Tier D (2.7% @ 57) Tier E (2.7% @ 57)
Cost Group # 9	County Safety	Tier E (2.7% @ 57)
Cost Group # 10	Moraga-Orinda Fire Protection District	Tier D (2.7% @ 57)
Cost Group # 11	San Ramon Valley Fire Protection District	Tier D (2.7% @ 57)
Cost Group # 12	Rodeo Hercules Fire Protection District	Tier D (2.7% @ 57)

Basic rates shown include an administrative expense load of 0.66% of payroll.

Exhibit C

GENERAL Cost Group #1 Non-PEPRA Member Contribution Rates

Membership Date before January 1, 2013

Effective 7/1/18 - 6/30/19

Expressed as a Percentage of Monthly Payroll*

<u>Entry Age</u>	<u>Basic not in Social Security</u>	<u>Basic in Social Security*</u>	<u>COLA</u>	<u>Total not in Social Security</u>	<u>Total in Social Security*</u>
15	5.40%	5.41%	2.69%	8.09%	8.10%
16	5.49%	5.50%	2.74%	8.23%	8.24%
17	5.58%	5.59%	2.78%	8.36%	8.37%
18	5.67%	5.68%	2.83%	8.50%	8.51%
19	5.76%	5.77%	2.88%	8.64%	8.65%
20	5.85%	5.86%	2.93%	8.78%	8.79%
21	5.95%	5.96%	2.99%	8.94%	8.95%
22	6.04%	6.05%	3.03%	9.07%	9.08%
23	6.14%	6.15%	3.09%	9.23%	9.24%
24	6.24%	6.25%	3.14%	9.38%	9.39%
25	6.34%	6.35%	3.20%	9.54%	9.55%
26	6.44%	6.45%	3.25%	9.69%	9.70%
27	6.55%	6.56%	3.31%	9.86%	9.87%
28	6.65%	6.66%	3.37%	10.02%	10.03%
29	6.76%	6.77%	3.43%	10.19%	10.20%
30	6.87%	6.88%	3.49%	10.36%	10.37%
31	6.98%	6.99%	3.55%	10.53%	10.54%
32	7.09%	7.10%	3.61%	10.70%	10.71%
33	7.20%	7.21%	3.67%	10.87%	10.88%
34	7.32%	7.33%	3.73%	11.05%	11.06%
35	7.44%	7.45%	3.80%	11.24%	11.25%
36	7.56%	7.57%	3.86%	11.42%	11.43%
37	7.68%	7.69%	3.93%	11.61%	11.62%
38	7.81%	7.82%	4.00%	11.81%	11.82%
39	7.94%	7.95%	4.07%	12.01%	12.02%
40	8.07%	8.08%	4.14%	12.21%	12.22%
41	8.21%	8.22%	4.22%	12.43%	12.44%
42	8.35%	8.36%	4.29%	12.64%	12.65%
43	8.49%	8.50%	4.37%	12.86%	12.87%
44	8.64%	8.65%	4.45%	13.09%	13.10%
45	8.80%	8.81%	4.54%	13.34%	13.35%
46	8.94%	8.95%	4.61%	13.55%	13.56%
47	9.09%	9.10%	4.69%	13.78%	13.79%
48	9.24%	9.25%	4.78%	14.02%	14.03%
49	9.40%	9.41%	4.86%	14.26%	14.27%
50	9.56%	9.57%	4.95%	14.51%	14.52%
51	9.72%	9.73%	5.04%	14.76%	14.77%
52	9.89%	9.90%	5.13%	15.02%	15.03%
53	10.05%	10.06%	5.22%	15.27%	15.28%
54	10.17%	10.18%	5.28%	15.45%	15.46%
55	10.31%	10.32%	5.36%	15.67%	15.68%
56	10.39%	10.40%	5.40%	15.79%	15.80%
57	10.38%	10.39%	5.40%	15.78%	15.79%
58	10.28%	10.29%	5.34%	15.62%	15.63%
59	10.01%	10.02%	5.19%	15.20%	15.21%
60 and over	10.01%	10.02%	5.19%	15.20%	15.21%

Administrative Expense: 0.46% of payroll added to Basic rates.

COLA Loading: 54.39% applied to Basic rates prior to adjustment for administrative expenses.

***NOTE:** For members in Social Security, the rate should only be applied to monthly compensation in excess of \$116.67.
The rate should be applied to compensation up to the annual IRC 401(a)(17) compensation limit.

Exhibit D
GENERAL Cost Group #2 Non-PEPRA Member Contribution Rates
Membership Date before January 1, 2013
Effective 7/1/18 - 6/30/19
Expressed as a Percentage of Monthly Payroll*

<u>Entry Age</u>	<u>Basic not in Social Security</u>	<u>Basic in Social Security*</u>	<u>COLA</u>	<u>Total not in Social Security</u>	<u>Total in Social Security*</u>
15	5.39%	5.40%	2.46%	7.85%	7.86%
16	5.48%	5.49%	2.50%	7.98%	7.99%
17	5.57%	5.58%	2.55%	8.12%	8.13%
18	5.66%	5.67%	2.59%	8.25%	8.26%
19	5.75%	5.76%	2.64%	8.39%	8.40%
20	5.84%	5.85%	2.68%	8.52%	8.53%
21	5.93%	5.94%	2.73%	8.66%	8.67%
22	6.03%	6.04%	2.78%	8.81%	8.82%
23	6.13%	6.14%	2.83%	8.96%	8.97%
24	6.23%	6.24%	2.88%	9.11%	9.12%
25	6.33%	6.34%	2.93%	9.26%	9.27%
26	6.43%	6.44%	2.98%	9.41%	9.42%
27	6.53%	6.54%	3.03%	9.56%	9.57%
28	6.63%	6.64%	3.08%	9.71%	9.72%
29	6.74%	6.75%	3.13%	9.87%	9.88%
30	6.85%	6.86%	3.19%	10.04%	10.05%
31	6.96%	6.97%	3.24%	10.20%	10.21%
32	7.07%	7.08%	3.30%	10.37%	10.38%
33	7.19%	7.20%	3.36%	10.55%	10.56%
34	7.30%	7.31%	3.41%	10.71%	10.72%
35	7.42%	7.43%	3.47%	10.89%	10.90%
36	7.54%	7.55%	3.53%	11.07%	11.08%
37	7.67%	7.68%	3.59%	11.26%	11.27%
38	7.79%	7.80%	3.65%	11.44%	11.45%
39	7.92%	7.93%	3.72%	11.64%	11.65%
40	8.06%	8.07%	3.79%	11.85%	11.86%
41	8.19%	8.20%	3.85%	12.04%	12.05%
42	8.33%	8.34%	3.92%	12.25%	12.26%
43	8.48%	8.49%	4.00%	12.48%	12.49%
44	8.62%	8.63%	4.07%	12.69%	12.70%
45	8.77%	8.78%	4.14%	12.91%	12.92%
46	8.93%	8.94%	4.22%	13.15%	13.16%
47	9.08%	9.09%	4.30%	13.38%	13.39%
48	9.22%	9.23%	4.37%	13.59%	13.60%
49	9.37%	9.38%	4.44%	13.81%	13.82%
50	9.53%	9.54%	4.52%	14.05%	14.06%
51	9.71%	9.72%	4.61%	14.32%	14.33%
52	9.87%	9.88%	4.69%	14.56%	14.57%
53	10.02%	10.03%	4.77%	14.79%	14.80%
54	10.17%	10.18%	4.84%	15.01%	15.02%
55	10.27%	10.28%	4.89%	15.16%	15.17%
56	10.34%	10.35%	4.93%	15.27%	15.28%
57	10.31%	10.32%	4.91%	15.22%	15.23%
58	10.15%	10.16%	4.83%	14.98%	14.99%
59	10.03%	10.04%	4.77%	14.80%	14.81%
60 and over	10.03%	10.04%	4.77%	14.80%	14.81%

Administrative Expense: 0.46% of payroll added to Basic rates.

COLA Loading: 49.86% applied to Basic rates prior to adjustment for administrative expenses.

***NOTE:** For members in Social Security, the rate should only be applied to monthly compensation in excess of \$116.67.
The rate should be applied to compensation up to the annual IRC 401(a)(17) compensation limit.

Exhibit E

GENERAL Cost Group #3 Non-PEPRA Member Contribution Rates

Membership Date before January 1, 2013

Effective 7/1/18 - 6/30/19

Expressed as a Percentage of Monthly Payroll*

<u>Entry Age</u>	<u>Basic</u>	<u>COLA</u>	<u>Total</u>
15	5.61%	2.86%	8.47%
16	5.70%	2.91%	8.61%
17	5.79%	2.96%	8.75%
18	5.89%	3.02%	8.91%
19	5.98%	3.07%	9.05%
20	6.08%	3.12%	9.20%
21	6.17%	3.17%	9.34%
22	6.27%	3.23%	9.50%
23	6.38%	3.29%	9.67%
24	6.48%	3.34%	9.82%
25	6.58%	3.40%	9.98%
26	6.69%	3.46%	10.15%
27	6.80%	3.52%	10.32%
28	6.90%	3.58%	10.48%
29	7.02%	3.64%	10.66%
30	7.13%	3.71%	10.84%
31	7.24%	3.77%	11.01%
32	7.36%	3.83%	11.19%
33	7.48%	3.90%	11.38%
34	7.60%	3.97%	11.57%
35	7.72%	4.03%	11.75%
36	7.85%	4.11%	11.96%
37	7.98%	4.18%	12.16%
38	8.11%	4.25%	12.36%
39	8.24%	4.32%	12.56%
40	8.38%	4.40%	12.78%
41	8.52%	4.48%	13.00%
42	8.67%	4.56%	13.23%
43	8.81%	4.64%	13.45%
44	8.97%	4.73%	13.70%
45	9.12%	4.81%	13.93%
46	9.27%	4.89%	14.16%
47	9.43%	4.98%	14.41%
48	9.59%	5.07%	14.66%
49	9.73%	5.15%	14.88%
50	9.90%	5.24%	15.14%
51	10.06%	5.33%	15.39%
52	10.23%	5.43%	15.66%
53	10.39%	5.52%	15.91%
54	10.53%	5.59%	16.12%
55	10.61%	5.64%	16.25%
56	10.68%	5.68%	16.36%
57	10.65%	5.66%	16.31%
58	10.47%	5.56%	16.03%
59	9.91%	5.25%	15.16%
60 and over	9.91%	5.25%	15.16%

Administrative Expense: 0.46% of payroll added to Basic rates.

COLA Loading: 55.56% applied to Basic rates prior to adjustment for administrative expenses.

***NOTE:** The rate should be applied to all compensation up to the annual IRC 401(a)(17) compensation limit.

Exhibit F

GENERAL Cost Group #4 Non-PEPRA Member Contribution Rates

Membership Date before January 1, 2013

Effective 7/1/18 - 6/30/19

Expressed as a Percentage of Monthly Payroll*

<u>Entry Age</u>	<u>Basic not in Social Security</u>	<u>Basic in Social Security*</u>	<u>COLA</u>	<u>Total not in Social Security</u>	<u>Total in Social Security*</u>
15	5.37%	5.38%	2.69%	8.06%	8.07%
16	5.45%	5.46%	2.73%	8.18%	8.19%
17	5.54%	5.55%	2.78%	8.32%	8.33%
18	5.63%	5.64%	2.83%	8.46%	8.47%
19	5.72%	5.73%	2.88%	8.60%	8.61%
20	5.81%	5.82%	2.93%	8.74%	8.75%
21	5.91%	5.92%	2.98%	8.89%	8.90%
22	6.00%	6.01%	3.03%	9.03%	9.04%
23	6.10%	6.11%	3.08%	9.18%	9.19%
24	6.20%	6.21%	3.14%	9.34%	9.35%
25	6.30%	6.31%	3.19%	9.49%	9.50%
26	6.40%	6.41%	3.25%	9.65%	9.66%
27	6.50%	6.51%	3.30%	9.80%	9.81%
28	6.61%	6.62%	3.36%	9.97%	9.98%
29	6.71%	6.72%	3.42%	10.13%	10.14%
30	6.82%	6.83%	3.48%	10.30%	10.31%
31	6.93%	6.94%	3.54%	10.47%	10.48%
32	7.04%	7.05%	3.60%	10.64%	10.65%
33	7.16%	7.17%	3.66%	10.82%	10.83%
34	7.27%	7.28%	3.72%	10.99%	11.00%
35	7.39%	7.40%	3.79%	11.18%	11.19%
36	7.51%	7.52%	3.86%	11.37%	11.38%
37	7.63%	7.64%	3.92%	11.55%	11.56%
38	7.76%	7.77%	3.99%	11.75%	11.76%
39	7.89%	7.90%	4.06%	11.95%	11.96%
40	8.02%	8.03%	4.13%	12.15%	12.16%
41	8.15%	8.16%	4.21%	12.36%	12.37%
42	8.29%	8.30%	4.28%	12.57%	12.58%
43	8.44%	8.45%	4.36%	12.80%	12.81%
44	8.58%	8.59%	4.44%	13.02%	13.03%
45	8.74%	8.75%	4.53%	13.27%	13.28%
46	8.89%	8.90%	4.61%	13.50%	13.51%
47	9.04%	9.05%	4.69%	13.73%	13.74%
48	9.18%	9.19%	4.77%	13.95%	13.96%
49	9.34%	9.35%	4.86%	14.20%	14.21%
50	9.49%	9.50%	4.94%	14.43%	14.44%
51	9.66%	9.67%	5.03%	14.69%	14.70%
52	9.83%	9.84%	5.12%	14.95%	14.96%
53	9.98%	9.99%	5.21%	15.19%	15.20%
54	10.12%	10.13%	5.28%	15.40%	15.41%
55	10.24%	10.25%	5.35%	15.59%	15.60%
56	10.35%	10.36%	5.41%	15.76%	15.77%
57	10.33%	10.34%	5.40%	15.73%	15.74%
58	10.18%	10.19%	5.32%	15.50%	15.51%
59	9.78%	9.79%	5.10%	14.88%	14.89%
60 and over	9.78%	9.79%	5.10%	14.88%	14.89%

Administrative Expense: 0.46% of payroll added to Basic rates.

COLA Loading: 54.69% applied to Basic rates prior to adjustment for administrative expenses.

***NOTE:** For members in Social Security, the rate should only be applied to monthly compensation in excess of \$116.67.
The rate should be applied to compensation up to the annual IRC 401(a)(17) compensation limit.

Exhibit G

GENERAL Cost Group #5 Non-PEPRA Member Contribution Rates

Membership Date before January 1, 2013

Effective 7/1/18 - 6/30/19

Expressed as a Percentage of Monthly Payroll*

<u>Entry Age</u>	<u>Basic</u>	<u>COLA</u>	<u>Total</u>
15	5.39%	2.64%	8.03%
16	5.48%	2.69%	8.17%
17	5.57%	2.74%	8.31%
18	5.66%	2.79%	8.45%
19	5.75%	2.84%	8.59%
20	5.84%	2.88%	8.72%
21	5.93%	2.93%	8.86%
22	6.03%	2.99%	9.02%
23	6.13%	3.04%	9.17%
24	6.23%	3.09%	9.32%
25	6.33%	3.15%	9.48%
26	6.43%	3.20%	9.63%
27	6.53%	3.25%	9.78%
28	6.63%	3.31%	9.94%
29	6.74%	3.37%	10.11%
30	6.85%	3.43%	10.28%
31	6.96%	3.49%	10.45%
32	7.07%	3.54%	10.61%
33	7.19%	3.61%	10.80%
34	7.30%	3.67%	10.97%
35	7.42%	3.73%	11.15%
36	7.54%	3.80%	11.34%
37	7.67%	3.87%	11.54%
38	7.79%	3.93%	11.72%
39	7.92%	4.00%	11.92%
40	8.06%	4.08%	12.14%
41	8.19%	4.14%	12.33%
42	8.33%	4.22%	12.55%
43	8.48%	4.30%	12.78%
44	8.62%	4.38%	13.00%
45	8.77%	4.46%	13.23%
46	8.93%	4.54%	13.47%
47	9.08%	4.62%	13.70%
48	9.22%	4.70%	13.92%
49	9.37%	4.78%	14.15%
50	9.53%	4.86%	14.39%
51	9.71%	4.96%	14.67%
52	9.87%	5.05%	14.92%
53	10.02%	5.13%	15.15%
54	10.17%	5.21%	15.38%
55	10.27%	5.26%	15.53%
56	10.34%	5.30%	15.64%
57	10.31%	5.28%	15.59%
58	10.15%	5.20%	15.35%
59	10.03%	5.13%	15.16%
60 and over	10.03%	5.13%	15.16%

Administrative Expense: 0.46% of payroll added to Basic rates.

COLA Loading: 53.62% applied to Basic rates prior to adjustment for administrative expenses.

***NOTE:** The rate should be applied to all compensation up to the annual IRC 401(a)(17) compensation limit.

Exhibit H
GENERAL Cost Group #6 Non-PEPRA Member Contribution Rates
Membership Date before January 1, 2013
Effective 7/1/18 - 6/30/19
Expressed as a Percentage of Monthly Payroll*

<u>Entry Age</u>	<u>Basic not in Social Security</u>	<u>Basic in Social Security*</u>	<u>COLA</u>	<u>Total not in Social Security</u>	<u>Total in Social Security*</u>
15	6.12%	6.13%	2.57%	8.69%	8.70%
16	6.22%	6.23%	2.61%	8.83%	8.84%
17	6.32%	6.33%	2.66%	8.98%	8.99%
18	6.42%	6.43%	2.70%	9.12%	9.13%
19	6.53%	6.54%	2.75%	9.28%	9.29%
20	6.63%	6.64%	2.80%	9.43%	9.44%
21	6.74%	6.75%	2.85%	9.59%	9.60%
22	6.85%	6.86%	2.90%	9.75%	9.76%
23	6.96%	6.97%	2.95%	9.91%	9.92%
24	7.07%	7.08%	3.00%	10.07%	10.08%
25	7.19%	7.20%	3.05%	10.24%	10.25%
26	7.30%	7.31%	3.10%	10.40%	10.41%
27	7.42%	7.43%	3.15%	10.57%	10.58%
28	7.54%	7.55%	3.21%	10.75%	10.76%
29	7.66%	7.67%	3.26%	10.92%	10.93%
30	7.79%	7.80%	3.32%	11.11%	11.12%
31	7.92%	7.93%	3.38%	11.30%	11.31%
32	8.05%	8.06%	3.44%	11.49%	11.50%
33	8.18%	8.19%	3.50%	11.68%	11.69%
34	8.31%	8.32%	3.56%	11.87%	11.88%
35	8.45%	8.46%	3.62%	12.07%	12.08%
36	8.60%	8.61%	3.69%	12.29%	12.30%
37	8.74%	8.75%	3.75%	12.49%	12.50%
38	8.89%	8.90%	3.82%	12.71%	12.72%
39	9.05%	9.06%	3.89%	12.94%	12.95%
40	9.22%	9.23%	3.97%	13.19%	13.20%
41	9.37%	9.38%	4.04%	13.41%	13.42%
42	9.53%	9.54%	4.11%	13.64%	13.65%
43	9.68%	9.69%	4.18%	13.86%	13.87%
44	9.85%	9.86%	4.26%	14.11%	14.12%
45	10.01%	10.02%	4.33%	14.34%	14.35%
46	10.18%	10.19%	4.41%	14.59%	14.60%
47	10.37%	10.38%	4.49%	14.86%	14.87%
48	10.52%	10.53%	4.56%	15.08%	15.09%
49	10.68%	10.69%	4.63%	15.31%	15.32%
50	10.82%	10.83%	4.70%	15.52%	15.53%
51	10.89%	10.90%	4.73%	15.62%	15.63%
52	10.86%	10.87%	4.71%	15.57%	15.58%
53	10.70%	10.71%	4.64%	15.34%	15.35%
54	10.27%	10.28%	4.45%	14.72%	14.73%
55	10.27%	10.28%	4.45%	14.72%	14.73%
56	10.27%	10.28%	4.45%	14.72%	14.73%
57	10.27%	10.28%	4.45%	14.72%	14.73%
58	10.27%	10.28%	4.45%	14.72%	14.73%
59	10.27%	10.28%	4.45%	14.72%	14.73%
60 and over	10.27%	10.28%	4.45%	14.72%	14.73%

Administrative Expense: 0.46% of payroll added to Basic rates.

COLA Loading: 45.33% applied to Basic rates prior to adjustment for administrative expenses.

***NOTE:** For members in Social Security, the rate should only be applied to monthly compensation in excess of \$116.67.
The rate should be applied to compensation up to the annual IRC 401(a)(17) compensation limit.

Exhibit I
SAFETY Cost Group #7 Non-PEPRA Member Contribution Rates
Membership Date before January 1, 2013
Effective 7/1/18 - 6/30/19
Expressed as a Percentage of Monthly Payroll*

<u>Entry Age</u>	<u>Basic</u>	<u>COLA</u>	<u>Total</u>
15	9.04%	6.41%	15.45%
16	9.04%	6.41%	15.45%
17	9.04%	6.41%	15.45%
18	9.04%	6.41%	15.45%
19	9.04%	6.41%	15.45%
20	9.04%	6.41%	15.45%
21	9.04%	6.41%	15.45%
22	9.18%	6.52%	15.70%
23	9.33%	6.63%	15.96%
24	9.49%	6.75%	16.24%
25	9.64%	6.86%	16.50%
26	9.80%	6.98%	16.78%
27	9.96%	7.10%	17.06%
28	10.13%	7.23%	17.36%
29	10.30%	7.35%	17.65%
30	10.47%	7.48%	17.95%
31	10.64%	7.61%	18.25%
32	10.83%	7.75%	18.58%
33	11.02%	7.89%	18.91%
34	11.21%	8.03%	19.24%
35	11.41%	8.18%	19.59%
36	11.61%	8.33%	19.94%
37	11.80%	8.47%	20.27%
38	12.00%	8.62%	20.62%
39	12.21%	8.78%	20.99%
40	12.43%	8.94%	21.37%
41	12.66%	9.12%	21.78%
42	12.89%	9.29%	22.18%
43	13.18%	9.50%	22.68%
44	13.41%	9.68%	23.09%
45	13.61%	9.83%	23.44%
46	13.65%	9.86%	23.51%
47	13.59%	9.81%	23.40%
48	13.38%	9.65%	23.03%
49	13.00%	9.37%	22.37%
50	13.00%	9.37%	22.37%
51	13.00%	9.37%	22.37%
52	13.00%	9.37%	22.37%
53	13.00%	9.37%	22.37%
54	13.00%	9.37%	22.37%
55	13.00%	9.37%	22.37%
56	13.00%	9.37%	22.37%
57	13.00%	9.37%	22.37%
58	13.00%	9.37%	22.37%
59	13.00%	9.37%	22.37%
60 and over	13.00%	9.37%	22.37%

Administrative Expense: 0.46% of payroll added to Basic rates.

COLA Loading: 74.72% applied to Basic rates prior to adjustment for administrative expenses.

***NOTE:** The rate should be applied to all compensation up to the annual IRC 401(a)(17) compensation limit.

Exhibit J
SAFETY Cost Group #8 Non-PEPRA Member Contribution Rates
Membership Date before January 1, 2013
Effective 7/1/18 - 6/30/19
Expressed as a Percentage of Monthly Payroll*

<u>Entry Age</u>	<u>Basic</u>	<u>COLA</u>	<u>Total</u>
15	9.02%	6.51%	15.53%
16	9.02%	6.51%	15.53%
17	9.02%	6.51%	15.53%
18	9.02%	6.51%	15.53%
19	9.02%	6.51%	15.53%
20	9.02%	6.51%	15.53%
21	9.02%	6.51%	15.53%
22	9.16%	6.61%	15.77%
23	9.31%	6.73%	16.04%
24	9.47%	6.85%	16.32%
25	9.62%	6.96%	16.58%
26	9.78%	7.09%	16.87%
27	9.94%	7.21%	17.15%
28	10.11%	7.34%	17.45%
29	10.27%	7.46%	17.73%
30	10.45%	7.59%	18.04%
31	10.63%	7.73%	18.36%
32	10.81%	7.87%	18.68%
33	10.99%	8.00%	18.99%
34	11.19%	8.16%	19.35%
35	11.38%	8.30%	19.68%
36	11.58%	8.45%	20.03%
37	11.78%	8.61%	20.39%
38	11.98%	8.76%	20.74%
39	12.19%	8.92%	21.11%
40	12.40%	9.08%	21.48%
41	12.62%	9.24%	21.86%
42	12.87%	9.43%	22.30%
43	13.15%	9.65%	22.80%
44	13.41%	9.84%	23.25%
45	13.57%	9.97%	23.54%
46	13.60%	9.99%	23.59%
47	13.51%	9.92%	23.43%
48	13.40%	9.84%	23.24%
49	13.03%	9.56%	22.59%
50	13.03%	9.56%	22.59%
51	13.03%	9.56%	22.59%
52	13.03%	9.56%	22.59%
53	13.03%	9.56%	22.59%
54	13.03%	9.56%	22.59%
55	13.03%	9.56%	22.59%
56	13.03%	9.56%	22.59%
57	13.03%	9.56%	22.59%
58	13.03%	9.56%	22.59%
59	13.03%	9.56%	22.59%
60 and over	13.03%	9.56%	22.59%

Administrative Expense: 0.46% of payroll added to Basic rates.

COLA Loading: 76.02% applied to Basic rates prior to adjustment for administrative expenses.

***NOTE:** The rate should be applied to all compensation up to the annual IRC 401(a)(17) compensation limit.

Exhibit K
SAFETY Cost Group #9 Non-PEPRA Member Contribution Rates
Membership Date before January 1, 2013
Effective 7/1/18 - 6/30/19
Expressed as a Percentage of Monthly Payroll*

<u>Entry Age</u>	<u>Basic</u>	<u>COLA</u>	<u>Total</u>
15	8.63%	3.92%	12.55%
16	8.63%	3.92%	12.55%
17	8.63%	3.92%	12.55%
18	8.63%	3.92%	12.55%
19	8.63%	3.92%	12.55%
20	8.63%	3.92%	12.55%
21	8.63%	3.92%	12.55%
22	8.77%	3.99%	12.76%
23	8.91%	4.06%	12.97%
24	9.06%	4.13%	13.19%
25	9.21%	4.20%	13.41%
26	9.36%	4.27%	13.63%
27	9.51%	4.35%	13.86%
28	9.67%	4.42%	14.09%
29	9.83%	4.50%	14.33%
30	10.00%	4.58%	14.58%
31	10.17%	4.66%	14.83%
32	10.34%	4.75%	15.09%
33	10.52%	4.83%	15.35%
34	10.70%	4.92%	15.62%
35	10.88%	5.00%	15.88%
36	11.06%	5.09%	16.15%
37	11.24%	5.18%	16.42%
38	11.44%	5.27%	16.71%
39	11.63%	5.36%	16.99%
40	11.82%	5.46%	17.28%
41	12.04%	5.56%	17.60%
42	12.26%	5.67%	17.93%
43	12.44%	5.75%	18.19%
44	12.52%	5.79%	18.31%
45	12.50%	5.78%	18.28%
46	12.42%	5.74%	18.16%
47	12.16%	5.62%	17.78%
48	12.54%	5.80%	18.34%
49	13.13%	6.09%	19.22%
50	13.13%	6.09%	19.22%
51	13.13%	6.09%	19.22%
52	13.13%	6.09%	19.22%
53	13.13%	6.09%	19.22%
54	13.13%	6.09%	19.22%
55	13.13%	6.09%	19.22%
56	13.13%	6.09%	19.22%
57	13.13%	6.09%	19.22%
58	13.13%	6.09%	19.22%
59	13.13%	6.09%	19.22%
60 and over	13.13%	6.09%	19.22%

Administrative Expense: 0.46% of payroll added to Basic rates.

COLA Loading: 48.03% applied to Basic rates prior to adjustment for administrative expenses.

***NOTE:** The rate should be applied to all compensation up to the annual IRC 401(a)(17) compensation limit.

Exhibit L
SAFETY Cost Group #10 Non-PEPRA Member Contribution Rates
Membership Date before January 1, 2013
Effective 7/1/18 - 6/30/19
Expressed as a Percentage of Monthly Payroll*

<u>Entry Age</u>	<u>Basic</u>	<u>COLA</u>	<u>Total</u>
15	9.04%	6.31%	15.35%
16	9.04%	6.31%	15.35%
17	9.04%	6.31%	15.35%
18	9.04%	6.31%	15.35%
19	9.04%	6.31%	15.35%
20	9.04%	6.31%	15.35%
21	9.04%	6.31%	15.35%
22	9.18%	6.41%	15.59%
23	9.33%	6.52%	15.85%
24	9.49%	6.64%	16.13%
25	9.64%	6.75%	16.39%
26	9.80%	6.87%	16.67%
27	9.96%	6.98%	16.94%
28	10.13%	7.11%	17.24%
29	10.30%	7.23%	17.53%
30	10.47%	7.36%	17.83%
31	10.64%	7.48%	18.12%
32	10.83%	7.62%	18.45%
33	11.02%	7.76%	18.78%
34	11.21%	7.90%	19.11%
35	11.41%	8.05%	19.46%
36	11.61%	8.20%	19.81%
37	11.80%	8.34%	20.14%
38	12.00%	8.48%	20.48%
39	12.21%	8.64%	20.85%
40	12.43%	8.80%	21.23%
41	12.66%	8.97%	21.63%
42	12.89%	9.14%	22.03%
43	13.18%	9.35%	22.53%
44	13.41%	9.52%	22.93%
45	13.61%	9.67%	23.28%
46	13.65%	9.70%	23.35%
47	13.59%	9.65%	23.24%
48	13.38%	9.50%	22.88%
49	13.00%	9.22%	22.22%
50	13.00%	9.22%	22.22%
51	13.00%	9.22%	22.22%
52	13.00%	9.22%	22.22%
53	13.00%	9.22%	22.22%
54	13.00%	9.22%	22.22%
55	13.00%	9.22%	22.22%
56	13.00%	9.22%	22.22%
57	13.00%	9.22%	22.22%
58	13.00%	9.22%	22.22%
59	13.00%	9.22%	22.22%
60 and over	13.00%	9.22%	22.22%

Administrative Expense: 0.46% of payroll added to Basic rates.

COLA Loading: 73.51% applied to Basic rates prior to adjustment for administrative expenses.

***NOTE:** The rate should be applied to all compensation up to the annual IRC 401(a)(17) compensation limit.

Exhibit M
SAFETY Cost Group #11 Non-PEPRA Member Contribution Rates
Membership Date before January 1, 2013
Effective 7/1/18 - 6/30/19
Expressed as a Percentage of Monthly Payroll*

<u>Entry Age</u>	<u>Basic</u>	<u>COLA</u>	<u>Total</u>
15	9.16%	6.79%	15.95%
16	9.16%	6.79%	15.95%
17	9.16%	6.79%	15.95%
18	9.16%	6.79%	15.95%
19	9.16%	6.79%	15.95%
20	9.16%	6.79%	15.95%
21	9.16%	6.79%	15.95%
22	9.31%	6.91%	16.22%
23	9.46%	7.02%	16.48%
24	9.62%	7.15%	16.77%
25	9.77%	7.27%	17.04%
26	9.93%	7.39%	17.32%
27	10.10%	7.52%	17.62%
28	10.27%	7.66%	17.93%
29	10.44%	7.79%	18.23%
30	10.61%	7.92%	18.53%
31	10.79%	8.06%	18.85%
32	10.98%	8.21%	19.19%
33	11.16%	8.35%	19.51%
34	11.36%	8.51%	19.87%
35	11.56%	8.66%	20.22%
36	11.76%	8.82%	20.58%
37	11.96%	8.97%	20.93%
38	12.16%	9.13%	21.29%
39	12.37%	9.29%	21.66%
40	12.58%	9.46%	22.04%
41	12.82%	9.65%	22.47%
42	13.06%	9.83%	22.89%
43	13.33%	10.04%	23.37%
44	13.59%	10.25%	23.84%
45	13.75%	10.37%	24.12%
46	13.79%	10.40%	24.19%
47	13.70%	10.33%	24.03%
48	13.43%	10.12%	23.55%
49	12.82%	9.65%	22.47%
50	12.82%	9.65%	22.47%
51	12.82%	9.65%	22.47%
52	12.82%	9.65%	22.47%
53	12.82%	9.65%	22.47%
54	12.82%	9.65%	22.47%
55	12.82%	9.65%	22.47%
56	12.82%	9.65%	22.47%
57	12.82%	9.65%	22.47%
58	12.82%	9.65%	22.47%
59	12.82%	9.65%	22.47%
60 and over	12.82%	9.65%	22.47%

Administrative Expense: 0.46% of payroll added to Basic rates.

COLA Loading: 78.04% applied to Basic rates prior to adjustment for administrative expenses.

***NOTE:** The rate should be applied to all compensation up to the annual IRC 401(a)(17) compensation limit.

Exhibit N
SAFETY Cost Group #12 Non-PEPRA Member Contribution Rates
Membership Date before January 1, 2013
Effective 7/1/18 - 6/30/19
Expressed as a Percentage of Monthly Payroll*

<u>Entry Age</u>	<u>Basic</u>	<u>COLA</u>	<u>Total</u>
15	9.16%	4.74%	13.90%
16	9.16%	4.74%	13.90%
17	9.16%	4.74%	13.90%
18	9.16%	4.74%	13.90%
19	9.16%	4.74%	13.90%
20	9.16%	4.74%	13.90%
21	9.16%	4.74%	13.90%
22	9.31%	4.82%	14.13%
23	9.46%	4.90%	14.36%
24	9.62%	4.99%	14.61%
25	9.77%	5.07%	14.84%
26	9.93%	5.16%	15.09%
27	10.10%	5.25%	15.35%
28	10.27%	5.34%	15.61%
29	10.44%	5.43%	15.87%
30	10.61%	5.53%	16.14%
31	10.79%	5.62%	16.41%
32	10.98%	5.73%	16.71%
33	11.16%	5.83%	16.99%
34	11.36%	5.93%	17.29%
35	11.56%	6.04%	17.60%
36	11.76%	6.15%	17.91%
37	11.96%	6.26%	18.22%
38	12.16%	6.37%	18.53%
39	12.37%	6.48%	18.85%
40	12.58%	6.60%	19.18%
41	12.82%	6.73%	19.55%
42	13.06%	6.86%	19.92%
43	13.33%	7.01%	20.34%
44	13.59%	7.15%	20.74%
45	13.75%	7.24%	20.99%
46	13.79%	7.26%	21.05%
47	13.70%	7.21%	20.91%
48	13.43%	7.06%	20.49%
49	12.82%	6.73%	19.55%
50	12.82%	6.73%	19.55%
51	12.82%	6.73%	19.55%
52	12.82%	6.73%	19.55%
53	12.82%	6.73%	19.55%
54	12.82%	6.73%	19.55%
55	12.82%	6.73%	19.55%
56	12.82%	6.73%	19.55%
57	12.82%	6.73%	19.55%
58	12.82%	6.73%	19.55%
59	12.82%	6.73%	19.55%
60 and over	12.82%	6.73%	19.55%

Administrative Expense: 0.46% of payroll added to Basic rates.

COLA Loading: 54.44% applied to Basic rates prior to adjustment for administrative expenses.

***NOTE:** The rate should be applied to all compensation up to the annual IRC 401(a)(17) compensation limit.

Exhibit O
PEPRA Tiers Member Contribution Rates
Membership Date on or after January 1, 2013
Effective 7/1/18 - 6/30/19
Expressed as a Percentage of Monthly Payroll*

<u>General Tiers</u>	<u>Basic</u>	<u>COLA</u>	<u>Total</u>
Cost Group #1 – PEPRA Tier 4 (2% COLA)	8.83%	2.04%	10.87%
Cost Group #1 – PEPRA Tier 4 (3% COLA)	8.67%	2.94%	11.61%
Cost Group #2 - PEPRA Tier 5 (2% COLA)	8.25%	1.89%	10.14%
Cost Group #2 - PEPRA Tier 5 (3%/4% COLA)	8.39%	2.78%	11.17%
Cost Group #3 - PEPRA Tier 4 (3% COLA)	8.32%	2.88%	11.20%
Cost Group #4 - PEPRA Tier 4 (3% COLA)	9.21%	3.13%	12.34%
Cost Group #5 - PEPRA Tier 4 (2% COLA)	9.25%	2.15%	11.40%
Cost Group #5 - PEPRA Tier 4 (3% COLA)	11.24%	3.86%	15.10%
Cost Group #6 - PEPRA Tier 4 (3% COLA)	11.96%	3.85%	15.81%

<u>Safety Tiers</u>	<u>Basic</u>	<u>COLA</u>	<u>Total</u>
Cost Group #7 - PEPRA Tier D	15.04%	6.19%	21.23%
Cost Group #8 - PEPRA Tier D	13.67%	5.77%	19.44%
Cost Group #8 - PEPRA Tier E	13.01%	3.67%	16.68%
Cost Group #9 - PEPRA Tier E	13.72%	3.81%	17.53%
Cost Group #10 - PEPRA Tier D	13.29%	5.63%	18.92%
Cost Group #11 - PEPRA Tier D	13.28%	5.64%	18.92%
Cost Group #12 - PEPRA Tier D	11.92%	5.07%	16.99%

The Basic rates shown above also include an administrative expense load of 0.46% of payroll.

<p>*NOTE: The rate should be applied to all compensation (whether or not in Social Security) up to the applicable annual Gov. Code 7522.10(d) compensation limit.</p>
--

CONTRA COSTA COUNTY EMPLOYEES' RETIREMENT ASSOCIATION

SUBVENTION

All rates are shown as a percent of payroll.

Employee contribution rates vary depending upon their tier and age at entry. To compute the exact subvention percent for each employee, do the following:

Employee rate – Decrease the employee's rate by the subvention percent (i.e. 25%, 50%, etc.).

Employer rate – Increase the employer's rate by a **percent** of the employee's decrease using the applicable refundability factor (found on Exhibits A and B):

EXAMPLE FOR COST GROUP #3 LEGACY MEMBERS:

If the subvention percent is 25%, and
the employee's rate is 6.00%,

Employee rates should be decreased by 1.50% ($25\% \times 6.00\%$)
The employer rate should be increased by 1.4382% ($1.50\% \times 0.9588$)

Please note that for PEPRA members, subvention is generally not permitted. The standard under Gov. Code §7522.30(a) is that employees pay at least 50 percent of normal costs and that employers not pay any of the required employee contribution, but there are some exceptions. Gov. Code §7522.30(f) allows the terms (regarding the employee's required contribution) of a contract, including a memorandum of understanding, that is in effect on January 1, 2013, to continue through the length of a contract. This means that it is possible that an employer will subvent a portion of a PEPRA member's required contribution until the expiration date of the current contract, so long as it has been determined that the contract has been impaired.

CAUTION – these rates are for employer **subvention** of up to one-half the member contribution under Gov. Code §31581.1, NOT employer **pick-up** of employee contribution rates. When an employer subvents, the contribution subvented is not placed in the member's account and is therefore not available to the member as a refund. For this reason, the employer pays the contribution at a discount (i.e. "Refundability Factor").

Employer **pick-ups** of employee contributions are those made under Gov. Code §31581.2 and Internal Revenue Code §414 (h)(2) for the sole purpose of deferring income tax. These contributions are added to the member's account, are available to the member as a refund and are considered by CCCERA as part of the member's compensation for retirement purposes.

EMPLOYEE PAYMENT OF EMPLOYER COST

There are several reasons why the attached contribution rates may need to be adjusted to increase the employee portion including the following:

Gov. Code §31631 allows for members to pay all or part of the employer contributions.

Gov. Code §31639.95 allows for Safety members to pay a portion of the employer cost for the "3% at 50" enhanced benefit.

Gov. Code §7522.30(c) requires that an employee's contribution rate be at least equal to that of similarly situated employees.

Gov. Code §7522.30(e) allows the employee contributions to be more than one-half of the normal cost rate if the increase has been agreed to through the collective bargaining process.

If you need to increase the employee contribution rate for any reason, you will need to adjust both employee and employer rates as follows:

Employee rate – Increase the employee's rate by the desired percent of payroll.

Employer rate – Decrease the employer's rate by a **percent** of the cost-sharing percent of payroll using the applicable refundability factor:

EXAMPLE FOR COST GROUP #11 LEGACY MEMBERS:

If the required increase in the employee rate is 8.0%,

Employee rates should be increased by 8.0%.

The employer rate should be decreased by 7.736% ($8.0\% \times 0.9670$)

PREPAYMENT DISCOUNT FACTOR FOR 2018-19

Employer Contribution Prepayment Program & Discount Factor for 2018-19 is **0.9696**

If you are currently participating in the prepayment program and wish to continue, you do not need to do anything other than prepay the July 1, 2018 through June 30, 2019 contributions on or before July 31, 2018. If you wish to start participating, please contact the Accounting Division at the Retirement Office by March 31, 2018.

The discount factor is calculated assuming the prepayment will be received on July 31 in accordance with Gov. Code §31582(b) in lieu of 12 equal payments due at the end of each month in accordance with Gov. Code §31582(a). The discount factor for the fiscal year July 1, 2018 through June 30, 2019 will be **0.9696** based on the interest assumption of 7.00% per annum.